

January 27, 2020

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Hon. Vernon S. Broderick Southern District of New York 40 Foley Square, Courtroom 518 New York, New York 10007

Re: Gold v. Equifax Information Services, LLC, et al., Case No. 1:19-cv-11631-VSB

Dear Judge Broderick:

We represent defendant HSBC Bank USA, N.A. ("HSBC") in the above-referenced action and write to request an extension of time to respond to the Complaint filed by plaintiff Shevy Gold ("Plaintiff"). The current deadline for HSBC to respond is January 29, 2020. To provide HSBC with additional time to investigate the allegations in the Complaint and explore the possibility of an early resolution of this case, HSBC requests a 30-day extension, to and including February 28, 2020, to respond to the Complaint.

HSBC has not previously requested any extension of this deadline. Plaintiff, by and through his counsel of record, consents to the instant request.

Respectfully submitted,

/s/ Raymond A. Garcia

Raymond A. Garcia

cc: All Counsel of Record (via ECF)

APPLICATION GRANTED SO ORDERED A VERNON S. BRODERICK U.S.D.J. 1/28/2020